

# Michigan Health Insurance Rate Change Requests (AS FILED - NOT APPROVED)

## Individual Policies

The Department of Insurance and Financial Services (DIFS) performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of carriers in Michigan who have requested to change rates in the **INDIVIDUAL** market effective January 1, 2015. You may obtain more information about each filing by visiting DIFS' rate filings portal at <http://www7.dleg.state.mi.us/SerffPortal/>. You may also send comments about a particular filing to DIFS by either clicking the link next to each filing or emailing directly to [HealthRateComments@michigan.gov](mailto:HealthRateComments@michigan.gov) prior to August 1.

**Important Note:** As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. In addition, those individuals who receive tax credits covering part or all of their premium will experience different rate changes due to the tax credit calculation. The 2015 tax credits will not be known until closer to the beginning of open enrollment on November 15, 2014.

Issuer Name	Participating in Federally Facilitated Marketplace	Requested Rate Change (Annualized)	Effective Date	Products with Rate Increases Exceeding 10%	Number of Affected Individuals	Total Proposed Plans (On/Off Marketplace)	SERFF Tracking Number	CMS Issuer (HIOS) ID	HIOS Submission Tracking Number	Link to Submit Public Comment
Alliance Health and Life Insurance Company	Yes	0.5%	1/1/2015	None	2,012	7	HALP-129564234	67577	67577-472701	<a href="#">Email Comment</a>
Blue Care Network of Michigan	Yes	9.3%	1/1/2015	None	90,548	25	BCNT-129576970	98185	98185-277413	<a href="#">Email Comment</a>
Blue Cross Blue Shield of Michigan	Yes	9.7%	1/1/2015	None	91,096	17	BBMI-129575556 BBMI-129575563 (MSP)	15560	15560-339954	<a href="#">Email Comment</a>
Consumers Mutual Insurance of Michigan	Yes	-7.2%	1/1/2015	None	200	16	CMIM-129573489 CMIM-129585104 (MSP)	41895	41895-605840	<a href="#">Email Comment</a>
Harbor Health Plan	Yes	new	1/1/2015	None	-	3	PCHP-129575410	34620	34620-380413	<a href="#">Email Comment</a>
Health Alliance Plan of Michigan	Yes	5.9%	1/1/2015	None	3,497	32	HALP-129570876	37651	37651-469973	<a href="#">Email Comment</a>
Humana Insurance Company	No	8.9%	1/1/2015	None	3,622	5	HUMA-129543564	62294	62294-776655	<a href="#">Email Comment</a>
Humana Medical Plan of Michigan	Yes	17.6%	1/1/2015	HumanaOne 2014 HMO: 17.6%	16,612	20	HUMA-129508858	46275	46275-66581	<a href="#">Email Comment</a>
McLaren Health Plan	Yes	11.1%	1/1/2015	McLaren Individual HMO: 11.1%	3,695	5	MCLH-129500366	20393	20393-277414	<a href="#">Email Comment</a>
Meridian Health Plan of Michigan	Yes	-13.8%	1/1/2015	None	14	4	HPMI-129583588	58594	58594-242311	<a href="#">Email Comment</a>
Molina Healthcare of Michigan	Yes	-21.6%	1/1/2015	None	49	3	MHCM-129576950	40047	40047-421840	<a href="#">Email Comment</a>
Physicians Health Plan	Yes	-15.1%	1/1/2015	None	51	10	PHPM-129569681	60829	60829-409321	<a href="#">Email Comment</a>
Priority Health	Yes	-5.5%	1/1/2015	None	5,946	35	PRHL-129539688	29698	29698-437249	<a href="#">Email Comment</a>
Priority Health Insurance Company	Yes	-2.7%	1/1/2015	None	796	9	PRHL-129538963	29241	29241-42051	<a href="#">Email Comment</a>
Time Insurance Company	Yes	7.9%	1/1/2015	None	14,051	142	ASPC-129578250	89029	89029-483520	<a href="#">Email Comment</a>
Total Health Care USA	Yes	8.6%	1/1/2015	None	13,500	2	THCI-129555077	67183	67183-50841	<a href="#">Email Comment</a>
UnitedHealthcare Community Plan	Yes	new	1/1/2015	None	-	10	UHLC-129576748	71667	71667-413345	<a href="#">Email Comment</a>
					<b>245,689</b>	<b>345</b>				

### Definitions

Requested Rate Change (Annualized)	Effective rate change for the average policyholder in 2015, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's Unified Rate Review Template)
Plans with Rate Increases Exceeding 10%	Plans with rate increases exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)
Number of Affected Individuals	Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's Unified Rate Review Template, SERFF, Issuer inquiry)
Total Proposed Plans (On/Off Marketplace)	Number of plans proposed to be offered by the Issuer.
SERFF Tracking #	Filing number assigned to the rate increase request made within the NAIC's SERFF filing system. Interested parties may also use this number to search Michigan's SERFF portal at <a href="http://www7.dleg.state.mi.us/SerffPortal/">http://www7.dleg.state.mi.us/SerffPortal/</a> .
CMS Issuer (HIOS) ID	Issuer's identification number assigned by the Center for Medicare and Medicaid Services.
HIOS Submission Tracking Number	Filing number assigned by CMS' HIOS system. Certain templates are required to be filed in HIOS if the filing includes any products with rate increases.

**Updated: 7/11/2014**